UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of

CIM Trust 2021-NR4

In Re:

Deborah Louise D' Autrechy John Robert D' Autrechy a/k/a John D R Autrechy, a/k/a John Dautrechy

**Debtors** 



Order Filed on January 18, 2024 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 23-16366 ABA

Hearing Date: 1/2/2024 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

# ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

DATED: January 18, 2024

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court (Page 2)

Debtors: Deborah Louise D' Autrechy & John Robert D' Autrechy a/k/a John D R Autrechy, a/k/a John

Dautrechy

Case No: 23-16366 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR4, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 39 Lejune Rd, Cinnaminson, NJ, 08077, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stephen M. Goldberg, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 4, 2024, Debtors are current on post-petition mortgage payments; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume January 1,2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

## Case 23-16366-ABA Doc 34 Filed 01/20/24 Entered 01/21/24 00:19:53 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New Jersey

In re: Case No. 23-16366-ABA

John Robert D'Autrechy Chapter 13

Deborah Louise D'Autrechy

Debtors

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: Jan 18, 2024 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2024:

Recipi ID Recipient Name and Address

db/jdb + John Robert D'Autrechy, Deborah Louise D'Autrechy, 39 Lejune Road, Cinnaminson, NJ 08077-2115

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2024 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2024 at the address(es) listed below:

Name Email Address

Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com

Andrew B Finberg

ecfmail@standingtrustee.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee

of CIM Trust 2021-NR4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee

of CIM Trust 2021-NR4 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM

Case 23-16366-ABA Doc 34 Filed 01/20/24 Entered 01/21/24 00:19:53 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0312-1 User: admin Page 2 of 2
Date Rcvd: Jan 18, 2024 Form ID: pdf903 Total Noticed: 1

2021-NR4 NJ\_ECF\_Notices@McCalla.com, mccallaecf@ecf.courtdrive.com

Stephen M. Goldberg

on behalf of Debtor John Robert D'Autrechy bk2notices@smgpc.com bk2notices@gmail.com;bknoticessmg@outlook.com

Stephen M. Goldberg

on behalf of Joint Debtor Deborah Louise D'Autrechy bk2notices@smgpc.com

bk2notices@gmail.com;bknoticessmg@outlook.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8